



## MANY FAKE BANKS.

Chicago Is Full of Gold Brick Institutions Hungry for the Coin.

## EXTRA INDUCEMENTS BAD.

An Honest and Able Banker Cannot Afford to Give Too Much.

It is astonishing how the advertising fakirs can delude the people into patronizing fake banks.

It is wonderful how easily the people can be fooled.

Hardly a day passes that some new bank does not flash its alluresments before the people who have a little money.

And the people seem to forget that an honest banker would not hold out extra inducements.

He should not be required to.

All that is needed of a banker is honesty and ability in the management of his business.

There are several banks in Chicago that fill these requirements.

There are many that do not.

Yet people will flock to banks that have no bankers connected with them.

They will rush to banks established for the purpose of getting money together to speculate with.

And, when they lose it, they wonder why they were so foolish.

Banks like the Hibernian Banking Association, the Illinois Trust and Savings Bank, Graham & Sons, the Union Trust Company, The Merchants' Loan & Trust, the Commercial National, the State Bank of Chicago, the Continental National, Drovers' Deposit National, the Fort Dearborn National, and other banks that have weathered every panic and every storm for years deserve well of the people of Chicago.

And yet foolish people pass them by and hand their hard-earned money over to concerns that have not a single banker connected with them, and whose leading men have been grafters either in political or private life, and who always have their hands out for easy coin.

The Charter Convention should take this matter up.

Since we drew attention in our last edition to the evils of the small fake and "wild cat" banks that are continually starting up in the outlying districts of this city, and the necessity of a system of supervision of these institutions by the city government under the police power conferred by the charter, the idea seems to have caught and spread with variations throughout the community.

Our esteemed contemporary, the Record-Herald, for instance, published an editorial in a recent edition advocating State inspection and goes on to say that there is no "reason why these private banks in Chicago should not be placed under State regulation."

"The conditions here," continues our contemporary, "are such that personal reputation counts for less in many respects than in smaller cities. Two million people cannot all know each other. Any adventurer can open a private bank, hang out a gilt sign and be sure that some unfortunate will be hypnotized by the gilt letter into becoming his victim." The article concludes with a reference to "the lesson taught by the repeated failures of wild cat banks in this city during the past few months."

We readily perceive that our contemporary has got the correct idea in the premises, but we are sorry we cannot agree with its proposition as to the remedy.

The suggestion as to State inspection of these irresponsible concerns masquerading as "banks" and the passage of a law providing for such inspection is not only impracticable, but unnecessary.

Everybody who has any knowledge or experience of the workings of the State Legislature knows what it would mean to get a law of this character through that body. It would mean going up against a big "defense" fund with nothing but a plea for justice to the poor working classes and small trades people of Chicago as a counter argument, and we know what the inevitable result would be.

Besides, such a course, we repeat, is entirely unnecessary, for the city, in our opinion, has ample power under its charter to control, through a properly organized examining board, this particular line of enterprise.

As our contemporary, the Record-Herald, in effect says, the public of Chicago has been taught a bitter and a costly lesson through the failures during the past year or so of a number of these fake banking concerns and the consequent ruin of hundreds of

poor people who had intrusted their hard-earned savings to them.

The people are entitled to the fullest measure of protection from these skin games, for that is what the "financial ventures" of this particular brand of "promoters" and "bankers" amount to. They go into business either without any capital at all, or with a financial backing which is not worth the paper on which it is set forth. Depositors give their money into the hands of these sharks without any protection whatever, and the chances are ninety-nine out of a hundred that they will never see it again.

Such concerns are no more reputable nor any more entitled to prosecute their operations than the old clock and tape games that so successfully parted unwary citizens from their money in days gone by, and the city, under its police powers, has just as much right to close them out or to prevent their establishment.

If the city has the right to regulate the conduct of electrical engineering business, the saloon business, the grocery business, and, in short, of almost every line of enterprise with a view to seeing that the public gets good service, fair weight and fair measure for its money, it certainly has the same right to regulate such concerns as those referred to, and through a properly constituted board inspect the financial standing of every proposed private bank. It has the right to see to it that the resources of such banks are adequate to conduct their business and protect their depositors.

If the city, under its police power, has the right to prohibit the sale of the alluring gold brick and the operations of the green goods artist, the conduct of bucket shops, the sale of fake stocks on the chance (one out of a hundred) of the "price" going this way or that, according as the tape runs out, it surely has the right to regulate the establishment of these small private banks that have been overrunning the outlying districts of Chicago and whose operations in so many cases amount simply to a confidence game pure and simple.

We hope to see this matter taken up in the right spirit at an early date by the city authorities.

The charter convention should not overlook it either.

The heads of all the reputable banking houses of the city would welcome it, and would, we believe, earnestly cooperate in any movement in that direction, while the public would hail it as a long-needed protection from a class of smooth sharpers who find in this particular line of enterprise a fine field for the exercise of their talents.

Meantime we are gratified to note that our esteemed daily contemporaries and our readers in general are taking up this idea with a full realization of its practicability and importance.

Appeal to Reason: If you want to enter the circle of the respectables, open a bank. One of the easiest kind to open is a savings bank. Then get the papers to print articles showing how the working people, for whom you have set your nets, ought to save their money and put it into a savings bank where they can get interest and save something for a rainy day. Also to damn, on the side, the working class because they are spendthrifts, and, if they are in want, tell them it is their own fault. Then open the door, hang out a gilt sign, and you have at once entered into the charmed circle of the eminently respectables and become a pillar of society. Then, as you watch the fools put all their savings into your possession, you look about for some speculators to aid you in skinning them. This is the game. It has been played successfully for 100 years. The people have been robbed of hundreds of millions by this process in the last generation, but the fools seem just as willing to go into the trap again as if it were entirely new.

The President (note the name) Savings Bank of New York closed its doors in the face of a surprised but gullible public the other day. It had 25,000 depositors, mostly boot and shoe workers, children, and the poorest kind of people. It had taken in nearly a million, and had only \$4,000 cash on hand!

One of the best commercial agencies in Chicago pays this tribute to one of the directors of the Poor Relative Bank, one of the flashy newcomers: "This party has been sued in a justice court for a claim past due. Would suggest conservative dealings and investigation before giving this man any credit."

The Tribune is fierce on impure candy or catsup. It has never heard of the Beef Trust Sausage or the slunk calf or the tuberculous cow or the trichina hog or the cancerous cattle.

The dear old Tribune is going after the impure food scamps systematically. It has reached the bad stick candy. The Beef Trust will begin to get its dose about 1911.

## HIGH LICENSE MAD

The City Council Can Think of Nothing but This Subject at Present.

## IT WILL PROTECT ITS PETS.

Only One Industry Hit — Department Stores and Team Owners Its Favorites.

Under the leadership of the Alderman Duffell, Foreman, the City Council has gone mad on the question of high license for saloons.

That is a cure for all evils in the minds of the small-headed majority of the city gossip mill.

There is no thought of taxing the Department Stores to any great extent. That would hurt too many of Foreman's friends.

The team owners, who did more than all others combined to bring on the "crime wave" by enlisting the services of the whole police force last summer, to the injury of the rest of the people, will not get any high license for theirs.

They will not get even wide tires if the aldermanic numskulls have anything to say in the matter.

High license for saloons is the battle cry.

The tax dodger.

The department store man.

The advertising agencies.

The team owners.

The other big interests that use the streets and encourage crime, all escape.

The brewer and the saloonkeeper must suffer, just because Duffell Foreman and his followers believe that way.

Followers of the Canned Goods Hot Rubber Eagle gang in the Twenty-first Ward are busily engaged in annoying all saloonkeepers who do not favor the Canned Goods candidate for Alderman.

Sixteen of them were arrested last Saturday, charged with keeping open during the primary elections. Justice Henry Roth discharged them on Monday.

"The ordinance which the city elects," said the court, "was repealed in 1905. Even under the old ordinance they could not have been fined, because the ordinance said, 'Saloons must not be open within one mile of polling places on general or special election days.' And the primaries are neither one nor the other." In other justice courts, where fifty-three similar cases came up, the hearings were continued to allow an interpretation of the law.

Candidate Eagle of the Twenty-first Ward will have no paid workers on election day. He will present each of his volunteers with an aluminum canopener as a souvenir.

Canned Goods Eagle's lieutenants are laying plans to depose Gas Inspector Diederich from the leadership of the Twenty-first Ward. "When Eagle is elected," said one of them the other day, "he will oust Diederich, who is merely an appointive officer, while Eagle as an elected one will be the boss."

Philip Stein was an honest, upright and able Judge. He would have been re-elected but for the landslide of 1904. He will succeed Judge Tukey on the Circuit bench.

The City Council has acted outrageously in the matter of the confirmation of Col. John F. Finerty as a member of the Board of Local Improvements. The Mayor has shown himself to be good-natured in the matter. He is the first Mayor who has allowed himself to be flouted by the City Council and defied by a pay roll fiend. Finerty's public record is far ahead of that of Minwega's and his appointment should have been promptly confirmed by the Council, and Minwega even more promptly removed by the Mayor.

The Beef Trust is not only able to control the inspection of meat, but it absolutely controls the police department in the stock yards district. It was to Beef Trust influence that Mayor Dunne bowed when he reappointed the Inspector Ort there.

No wonder the Chicago newspapers devote so much space to High License! They have to do something to divert the attention of the public from the horrible work of their rich advertisers, the Beef Trust.

Who is that steadily and repeatedly draws members of the Beef Trust on

Cook County Grand Jurors? Only a short time ago the trust-owned daily papers announced as usual the names of "prominent business men" drawn as grand jurors. Three of them were then under indictment for crimes against the law in the Federal court. They were excused from service on the plea of business engagements.

Harry R. Gibbons will be nominated for sheriff by the Democrats by acclamation.

And where is the man who can beat him?

He is the only out and out business man who is talked of for the nomination and this is going to be a business man's year.

The popular box manufacturer makes friends wherever he goes, and he will make a whirlwind campaign.

His friends are legion and are growing more numerous as the campaign goes on.

The man who can beat Gibbons at the polls will be hard to find.

The County Democracy took in 91 new members on Sunday and is spreading influence into every precinct of Chicago.

The Lorimer-Blount forces won the decision in the Thirteenth Ward Republican Club contest passed upon Tuesday by the Republican Executive Committee of the County Central Organization. By a vote of 7 to 4 the committee recognized the list of officers which was headed at the November club election by the late Commissioner John V. Kopf, who was established in the voting place as a result of the bitter political feud which has been waging in this district.

Efforts to postpone adjudication of the case on the part of friends in the Coyne-Jackson-Farnum faction failed, as Congressman Lorimer insisted upon a decision. He knew he had sufficient votes to carry his point and pressed the issue. The vote to send the Kopf ticket was as follows:

Ayes—William L. Lamer, John A. Cooke, Ernest J. Magerstadt, Noble B. Judah, Fred A. Busse, Martin B. Madden and Daniel A. Campbell.

Nays—John J. Hanberg, James Reddick, James Pease and Charles W. Vail.

The action of the committee restores the party machinery to the Lorimer-Blount faction which was routed completely at the ward club election a year ago last November. This faction, however, has always held the county committee, D. W. Clark being the committeeman.

The High License cry is the usual resort of the wealthy tax dodger.

The Tribune's pure food articles, with the Beef Trust left out, are the regular notes of a once great and respected newspaper.

The deals of the Beef Trust, with the Harrison administration, will all come out.

Is the present city administration any better than Harrison's in its relations with the Beef Trust?

If the daily press refuses to publish accounts of railroad wrecks for fear of losing railroad passes, there must be some weightier reason for suppressing Chicago Health Department reports of tuberculosis and cancer in Chicago beef.

When the Beef Trust steals city water the Trust press laughs and dismisses the matter with a line. When it poisons millions and distributes tuberculosis and cancer it does not even mention the fact.

Ads rule the world nowadays. They govern the daily press, officer the banks and proclaim the law of barter and sale, whether it is a mere matter of honor or a whole City Council or legislature.

The Trust Press and the Beef Trust are both going to be shown up. Revelations never go backwards.

All the Chicago Trust Dailies that the presses of the world could print could not save the Beef Trust from the judgment of the people. The Beef Trust is a crime against Almighty God; a conspiring against the health of the people, and a great robbery perpetrated under the protection of the law. But wait!

There are ways of righting matters with the Beef Trust that the people will yet adopt. And all of the crooked Government officials, venal newspapers and hired apologists this side of hades, or in hades for that matter, will not stop the people from adopting them.

Build the postoffice building on the West Side.

## BEEF TRUST HORROR

Here Is Enough of It to Make the Very Stones Rise Up.

## FRIGHTFUL STORY TOLD

If the People Are Not Debauched They Will Get After Iniquity.

Horrible conditions and illegal abuses, said to exist with impunity at the Chicago stockyards, are the theme of a daring novel called "The Jungle," published by Doubleday, Page & Co.

The author, Upton Sinclair, lived for a time among the workmen in Packingtown, and his book is meant to be a searching and comprehensive indictment of the way things are done there. The publishers say that before they accepted the manuscript they had the charges investigated by a competent lawyer, who confirmed the truth of the author's startling statements.

The hero of the novel is a Lithuanian immigrant named Jurgis, who comes to this country with his family to find liberty and justice, and who finds only slavery, injustice and death in the stockyards slums. According to Mr. Sinclair, the corporation that employed Jurgis "was nothing but one gigantic lie from top to bottom." In the course of his story he charges that the reckless abuses of the packers are protected by the city government through graft.

"The packers had secret mains," he says, "through which they stole billions of gallons of the city's water. The papers were full of the scandal—once there had even been an investigation and an actual uncovering of the pipes, but nobody had been punished, and the thing went right on."

The most serious charges are those as to the packing of diseased animals and spoiled meat. Jurgis is employed in various slaughter-houses and comes in contact with unsavory secrets, which the author reveals in many pages of revolting details.

"And then there was the condemned meat industry," he says, "with its endless horrors. The people of Chicago saw the government inspectors in Packingtown, and they all took that to mean that they were protected from diseased meat; they did not understand that these 163 inspectors had been appointed at the request of the packers, and that they were paid by the United States government to certify that all the diseased meat was kept in the State. They had no authority beyond that, for the inspection of meat to be sold in the city and State and the whole force in Packingtown consisted of three henchmen of the local political machine."

"And shortly afterward one of these, a physician, made the discovery that the carcasses of steers which had been condemned by the government inspectors, and which therefore contained ptomaines, which are deadly poisons, were left upon an open platform and carted away to be sold in the city, and so he insisted that these carcasses be treated with an injection of kerosene—and was ordered to resign the same week."

"So indignant were the packers that they went farther and compelled the Mayor to abolish the whole bureau of inspection; so that since then there has been not even a pretense of any interference with the graft. There was said to be \$2,000 a week hush money for the tubercular steers alone, and as much again from the hogs which had died of cholera on the trains, which you might see any day being loaded into box cars and hauled away to a place called Globe, in Indiana, where they made a fancy grade of lard."

"There were cattle which had been fed on 'whisky malt,' the refuse of the breweries, and had become what the men called 'steerly'—which means covered with boils. It was a nasty job killing these, for when you plunged your knife into them they would burst and splash foul-smelling stuff into your face. It was stuff such as this that made the 'embalmed beef' that had killed several times as many United States soldiers as all the bullets of the Spaniards; only the army beef, besides, was not fresh canned, it was old stuff that had been lying for years in the cellars."

Among the curious things that Jurgis noticed on the first day of his employment in "Durham's" slaughter-house was "the sharp trick of the floor bosses whenever there chanced to come a 'slunk' calf." The author goes on to describe how cows in a condition unfit for food are regularly slaughtered with the rest.

"It was the law that cows of that sort came along with the others, and

whoever noticed it would tell the boss, and the boss would start up a conversation with the government inspector, and the two would stroll away. So in a trice the carcass of the cow would be cleaned out, and the entrails would have vanished; it was Jurgis' task to slide them into the trap, calves and all, and on the floor below they took out these 'slunk' calves and butchered them for meat, and used even the skins of them."

One day Jurgis had to take the place of a man who had hurt his leg, and after the inspector and nearly all the workmen had gone, a select gang was set to preparing the dead cattle that had been gored or died of disease on the train. This is described as follows:

"Downers' the men called them, and the packing-house had a special elevator upon which they were raised to the killing beds, where the gang proceeded to handle them with an air of businesslike nonchalance which said plainer than words that it was a matter of everyday routine. It took a couple of hours to get them out of the way, and in the end Jurgis saw them go into the chilling-rooms with the rest of the meat, being carefully scattered here and there so that they could not be identified."

Mr. Sinclair's description of the meat that is put into cans is sufficiently unappetizing, but his account of how sausages are made is still more so.

"There was never the least attention paid to what was cut up for sausage," he says; "there would come all the way back from Europe old sausage that had been rejected and that was moldy and white—it would be doled with borax and glycerin, and dumped into the hoppers, and made over again for home consumption. There would be meat that had tumbled out on the floor, in the dirt and sawdust, where the workers had tramped and spit uncounted billions of consumption germs."

"There would be meat stored in great piles in rooms, and the water from leaky roofs would drip over it, and thousands of rats would race about it. It was too dark to see these storage places to see well, but a man could run his hand over those piles of meat and sweep off handfuls of the dried excrement of rats. These rats were a nuisance, and the packers would put poisoned bread out for them; they would die, and then rats, bread and meat would go into the hoppers together."

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There has been a great race between the Chicago Beef Trust dailies during the past week as to which would get the biggest ad. from the Beef Trust.

The Great Dailies of the United States, and especially the Chicago Newspaper Trust, are a miserable crowd. For a few paltry dollars they sell their independence. According to an exchange "the newspapers of the East are mad—mad all the way through. It means that the Eastern railroads have decided to cut off all newspaper passes. The Pittsburgh Newspaper Association has passed a resolution barring from their columns all complimentary notices of the Pennsylvania Railroad or its officers. Hereafter all wrecks are to be reported in detail, exercising care that the railroads, as heretofore, are not favored in the write-up. This is a confession on the part of the newspapers of Pittsburgh that they have accepted passes and in exchange closed their columns to the truth regarding the roads. The railroads feel that they are now strong enough to cut loose from this sort of bribery."

If the newspapers were to decline to accept bribes they could put down any trust—Beef Trust or Railroad Trust. But they have not the backbone or stamina to do it. Do you know a Chicago newspaper that will report a railroad wreck in full? We don't. Wrecks and bad ones are occurring every day. Nothing is said about them. It might interfere with the passes. What the Chicago dailies get out of the Beef Trust for suppressing news of Beef Trust cancer, tuberculosis and crime, can only be guessed at.

But the people are guessing.

"Milk fed Chicken" seems to have interfered sadly with the principles of some of our great dailies, since they commenced using it as a steady diet. Some of them have been unable to see anything bad in the Beef Trust as a consequence.

The Chicago Tribune has made a bad record in its "pure food" campaign. It has devoted all of its attention to small fry and green grocers and carefully avoided the crimes of the Beef Trust that cry to Heaven for vengeance. The people are not fools, and comments on the Tribune's course in this matter have been frequent and vigorous. That paper has lost much prestige through this neglect.

## ILLINOIS WILL RISE.

The Beef Trust Will Get a Dose Next Winter Long Merited.

## EXPOSE OF BARONS SURE.

Some of the Awful Horrors Which Investigation Will Show to the World.

The next Illinois Legislature will give the Beef Trust magnates the finest and most thorough showing up that was ever given to any class in the world. And the Chicago Trust Press cannot save them!

Extracts from Upton Sinclair's novel, "The Jungle," Chicago Record Herald, Feb. 26, 1906:

Then there was the condemned meat industry, with its endless horrors. The people of Chicago saw the government inspectors in Packingtown, and they all took that to mean that they were protected from diseased meat; they did not understand that these 163 inspectors had been appointed at the request of the packers, and that they were paid by the United States government to certify that all the diseased meat was kept in the State.

There were some cattle with broken legs, and some with gored sides, and some that had died, from what cause no one could say; and they were all to be disposed of here in darkness and silence. "Downers" the men called them, and the packing-house had a special elevator upon which they were raised to the killing beds where the gang proceeded to handle them, with an air of businesslike nonchalance which said plainer than words that it was a matter of everyday routine.

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